

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Paul Schachter  
 Paul Schachter  
 Debtors

Case No. 14-17079-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jun 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2017.

db +Paul Schachter, MAILING ADDRESS:, PO Box 284, Orefield, PA 18069-0284  
 db +Paul Schachter, 5388 Chapmans Road, Orefield, PA 18069-9089  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
     Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13380397 +Aurora Loan Services, Attn: Bankruptcy Dept., Po Box 1706, Scottsbluff, NE 69363-1706  
 13380398 +Bluestone Investments, c/o Amato & Assoc., 107 North Commerce Way,  
     Bethlehem, PA 18017-8913  
 13474885 +Bluestone Investments, Inc., 197 North Commerce Way, Bethlehem, PA 18017  
 13380399 +Culligan Water, 1222 West Greenleaf Street, Allentown, PA 18102-1199  
 13474730 +JPMorgan Chase Bank, Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
     PO Box 36655, Dallas, Texas 75235-1655  
 13414631 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,  
     Rochester, MI 48308-0730  
 13499007 +Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524  
 13380406 +Raymundo Valladares, 624 Fulton Street, Allentown, PA 18102-2059  
 13501999 +US Bank /Lehman XS Trust Mortgage, Nationstar Mortgage, PO BOX 619094,  
     Dallas, TX 75261-9094  
 13501998 +US Bank /Lehman XS Trust Mortgage, Nationstar Mortgage, PO BOX 619096,  
     Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jul 01 2017 01:51:09 Dun & Bradstreet, INC,  
     3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 01 2017 01:50:30  
     Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
     Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 01 2017 01:51:16 U.S. Attorney Office,  
     c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13474884 EDI: DISCOVER.COM Jul 01 2017 01:43:00 Discover Bank, 12 Reads Way,  
     New Castle, DE 19720  
 13393785 EDI: DISCOVER.COM Jul 01 2017 01:43:00 Discover Bank, DB Servicing Corporation,  
     PO Box 3025, New Albany, OH 43054-3025  
 13380400 +EDI: DISCOVER.COM Jul 01 2017 01:43:00 Discover Fin, Po Box 6103,  
     Carol Stream, IL 60197-6103  
 13380401 +EDI: HFC.COM Jul 01 2017 01:43:00 Hsbc/rs, Attn: Bankruptcy, Po Box 5263,  
     Carol Stream, IL 60197-5263  
 13380402 +EDI: TSYS2.COM Jul 01 2017 01:43:00 Macys/fdsb, Macy's Bankruptcy, Po Box 8053,  
     Mason, OH 45040-8053  
 13380403 EDI: PRA.COM Jul 01 2017 01:43:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,  
     Norfolk, VA 23541  
 13464467 EDI: RECOVERYCORP.COM Jul 01 2017 01:43:00 Recovery Management Systems Corporation,  
     25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13473798 +E-mail/Text: bncmail@w-legal.com Jul 01 2017 01:51:07 U.S. Bank National Association,  
     C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
 13380407 +EDI: VERIZONEAST.COM Jul 01 2017 01:43:00 Verizon Pennsylvania I, 500 Technology Dr,  
     Weldon Spring, MO 63304-2225

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13380404\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
     (address filed with court: Portfolio Rc, Attn: Bankruptcy, Po Box 41067,  
     Norfolk, VA 23541)

13380405\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
     (address filed with court: Portfolio Rc, Attn: Bankruptcy, Po Box 41067,  
     Norfolk, VA 23541)

TOTALS: 0, \* 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2017 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Paul Schachter tobykmendelsohn@comcast.net  
DANIEL BRETT SULLIVAN on behalf of Creditor Nationstar Mortgage, LLC BNCmail@w-legal.com,  
DanS@w-legal.com  
DENISE ELIZABETH CARLON on behalf of Creditor U.S. Bank National Association, as Indenture  
Trustee, successor in interest to Bank of America, National Association, as Trustee, successor  
by merger to LaSalle Bank National Association, as Indenture bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor U.S. Bank National Association, as Indenture  
Trustee, successor in interest to Bank of America, National Association mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Paul Schachter</b> <hr/> First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-2954</b>
Debtor 2	<b>Paul Schachter</b> <hr/> First Name   Middle Name   Last Name	EIN <b>-----</b> Social Security number or ITIN <b>xxx-xx-2954</b>
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>14-17079-ref</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Paul Schachter  
aka Pablo Schachter

6/29/17

Paul Schachter  
aka Pablo Schachter

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**